



General Assembly

***Substitute Bill No. 97***

*February Session, 2012*

\*       SB00097INS      022912      \*

***AN ACT CONCERNING BREAST CANCER SCREENING.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1       Section 1. Section 38a-503 of the 2012 supplement to the general  
2       statutes is repealed and the following is substituted in lieu thereof  
3       (*Effective January 1, 2013*):

4       (a) (1) Each individual health insurance policy providing coverage  
5       of the type specified in subdivisions (1), (2), (4), (10), (11) and (12) of  
6       section 38a-469 delivered, issued for delivery, renewed, amended or  
7       continued in this state shall provide benefits for mammographic  
8       examinations to any woman covered under the policy [which] that are  
9       at least equal to the following minimum requirements: (A) A baseline  
10      mammogram for any woman who is thirty-five to thirty-nine years of  
11      age, inclusive; and (B) a mammogram every year for any woman who  
12      is forty years of age or older.

13      (2) Such policy shall: [provide]

14      (A) Provide additional benefits for [: (A) Comprehensive] (i)  
15      comprehensive ultrasound screening [and magnetic resonance  
16      imaging] of an entire breast or breasts if a mammogram demonstrates  
17      heterogeneous or dense breast tissue based on the Breast Imaging  
18      Reporting and Data System established by the American College of  
19      Radiology or if a woman is believed to be at increased risk for breast

20 cancer due to family history or prior personal history of breast cancer,  
21 positive genetic testing or other indications as determined by a  
22 woman's physician or advanced practice registered nurse; [:] and [(B)  
23 Magnetic] (ii) magnetic resonance imaging of an entire breast or  
24 breasts in accordance with guidelines established by the American  
25 Cancer Society; [or the American College of Radiology.] and

26 (B) Not impose a coinsurance, copayment, deductible or other out-  
27 of-pocket expense for such ultrasound screening, except that a high  
28 deductible health plan, as that term is used in subsection (f) of section  
29 38a-493, shall not be subject to this subparagraph.

30 (b) [Benefits] Except as specified in subparagraph (B) of subdivision  
31 (2) of subsection (a) of this section, benefits under this section shall be  
32 subject to any policy provisions that apply to other services covered by  
33 such policy.

34 (c) [On and after October 1, 2009, each] Each mammography report  
35 provided to a patient shall include information about breast density,  
36 based on the Breast Imaging Reporting and Data System established  
37 by the American College of Radiology. Where applicable, such report  
38 shall include the following notice: "If your mammogram demonstrates  
39 that you have dense breast tissue, which could hide small  
40 abnormalities, you might benefit from supplementary screening tests,  
41 which can include a breast ultrasound screening or a breast MRI  
42 examination, or both, depending on your individual risk factors. A  
43 report of your mammography results, which contains information  
44 about your breast density, has been sent to your physician's office and  
45 you should contact your physician if you have any questions or  
46 concerns about this report."

47 Sec. 2. Section 38a-530 of the 2012 supplement to the general statutes  
48 is repealed and the following is substituted in lieu thereof (*Effective*  
49 *January 1, 2013*):

50 (a) (1) Each group health insurance policy providing coverage of the  
51 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-

52 469 delivered, issued for delivery, renewed, amended or continued in  
53 this state shall provide benefits for mammographic examinations to  
54 any woman covered under the policy [which] that are at least equal to  
55 the following minimum requirements: (A) A baseline mammogram for  
56 any woman who is thirty-five to thirty-nine years of age, inclusive; and  
57 (B) a mammogram every year for any woman who is forty years of age  
58 or older.

59 (2) Such policy shall: [provide]

60 (A) Provide additional benefits for [: (A) Comprehensive] (i)  
61 comprehensive ultrasound screening [and magnetic resonance  
62 imaging] of an entire breast or breasts if a mammogram demonstrates  
63 heterogeneous or dense breast tissue based on the Breast Imaging  
64 Reporting and Data System established by the American College of  
65 Radiology or if a woman is believed to be at increased risk for breast  
66 cancer due to family history or prior personal history of breast cancer,  
67 positive genetic testing or other indications as determined by a  
68 woman's physician or advanced practice registered nurse, [:] and [(B)  
69 Magnetic] (ii) magnetic resonance imaging of an entire breast or  
70 breasts in accordance with guidelines established by the American  
71 Cancer Society; [or the American College of Radiology.] and

72 (B) Not impose a coinsurance, copayment, deductible or other out-  
73 of-pocket expense for such ultrasound screening, except that a high  
74 deductible health plan, as that term is used in subsection (f) of section  
75 38a-520, shall not be subject to this subparagraph.

76 (b) [Benefits] Except as specified in subparagraph (B) of subdivision  
77 (2) of subsection (a) of this section, benefits under this section shall be  
78 subject to any policy provisions that apply to other services covered by  
79 such policy.

80 (c) [On and after October 1, 2009, each] Each mammography report  
81 provided to a patient shall include information about breast density,  
82 based on the Breast Imaging Reporting and Data System established  
83 by the American College of Radiology. Where applicable, such report

84 shall include the following notice: "If your mammogram demonstrates  
85 that you have dense breast tissue, which could hide small  
86 abnormalities, you might benefit from supplementary screening tests,  
87 which can include a breast ultrasound screening or a breast MRI  
88 examination, or both, depending on your individual risk factors. A  
89 report of your mammography results, which contains information  
90 about your breast density, has been sent to your physician's office and  
91 you should contact your physician if you have any questions or  
92 concerns about this report."

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2013</i>	38a-503
Sec. 2	<i>January 1, 2013</i>	38a-530

Section 1	<i>January 1, 2013</i>	38a-503
Sec. 2	<i>January 1, 2013</i>	38a-530

**INS**      *Joint Favorable Subst.*